



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**
Big Plans. Small Steps.

Summary Annual Report

for the Michigan Military Retirement Provisions,
a pension trust fund of the State of Michigan
fiscal year ended Sept. 30, 2023

Prepared by
Michigan Department of Technology, Management and Budget,
Office of Retirement Services

A message from the executive director



Executive Director Anthony Estell

The Department of Technology, Management and Budget (DTMB), Office of Retirement Services (ORS) is pleased to present the Summary Annual Report for the Michigan Military Retirement Provisions, henceforth referred to as the Provisions, for the fiscal year (FY) ended Sept. 30, 2023.

ORS assumed administration of the Provisions in 2015, and we are proud to provide this benefit to those who have served our state. Beginning in 2016, the state began pre-funding this benefit, as opposed to being pay as you go. This aligns with retirement industry best practices and these efforts will help ensure the security of this benefit for current and future generations of Michigan National Guard retirees.

Accomplishments

HIPAA training module

The main goal of the federal Health Insurance Portability and Accountability Act (HIPAA) is to strike a balance between making the flow of healthcare information easier and protecting patients' privacy. As technology advances, it transforms healthcare delivery and the interactions with customers and vendors. While advancements bring benefits, they also present challenges protecting customers' privacy and security. ORS updated its internal HIPAA training module. The goal was to help staff retain knowledge better, foster a culture of compliance, and enable proficient customer privacy and security. The training incorporates content clarity, custom examples that relate directly to ORS work, interactive activities designed to mimic real-world scenarios, and additional resources. Any ORS staff assigned HIPAA training on or after May 18, 2023, are using the new module.

IRS Form W-4P and Form W-4R updates

The IRS updated *Form W-4P (Withholding Certificate for Periodic Pension or Annuity Payments)* for 2022, delaying required use until Jan. 1, 2023. For retirees receiving pensions, annuities (including commercial annuities), and certain other deferred compensation, *Form W-4P* tells payers the amount of federal income tax to withhold from payment(s). In addition, the IRS moved withholding elections for nonperiodic payments and eligible rollover distributions

to its new *Form W-4R (Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions)*. ORS made numerous updates, including on federal tax withholding screens for the Clarety account database for retirees in its five retirement systems; two screens in the miAccount application — apply for retirement (federal tax) and retiree federal tax withholding; and ORS paper forms and letters, providing federal tax entries. ORS communicated the changes on ORS websites, via emails and letters sent to retirees, through Customer Service representatives, and through ORS social media channels. For retirees who didn't update federal withholdings by Dec. 9, 2022, ORS made those IRS default withholdings of single or married filing separately. Changes made after that overrode the default.

Modernization

ORS has begun a modernization project to replace legacy applications. The project aims to deliver a new technology platform that is wholly integrated and enables agility in our tools to deliver better customer experiences and outcomes. The efforts are focused on creating a technology ecosystem that enables us to deliver retirement services to customers, employers, and ORS staff. Among the components being modernized are the customer relationship management platform, our line of business application, self-service platforms for employers and customers, and communication tools.

Accomplishments, continued

NICE CXone call center solution

ORS upgraded its Customer Service and Employer Reporting call center operations from the Genesys-Cisco phone platform to the NICE CXone (NICE) cloud-based solution. The replacement includes interactive voice response (IVR), callback requests, workforce management (WFM), call recording, and quality management. The upgrade to NICE was effective Oct. 26, 2022. Testing for NICE started in August 2022, with more than 160 defects identified, remediated, and re-tested. More flexible than the former platform, NICE provides a one-platform solution instead of multiple applications with the previous Genesys-Cisco on-premises platform. In addition, NICE allows for improved security with implementation of the single sign-on process. ORS continues to learn and grow with the technology enhancement for its call center interactions.

Self Leadership

ORS is using Blanchard Exchange's Self Leadership program to empower staff and make a difference in the quality of engagements and work. Kicked off in late January 2023, the program is running through December 2023. The focus is for all ORS staff to become more proactive in asking for direction and support, challenging assumed constraints, and taking action in areas they are empowered to do so. The goals are to foster shared terms for development and performance, improve workplace conversations, build trust, boost self-reliance, and raise productivity. The program augments the Situational Leadership II program ORS has embraced since 2018. The self-directed coursework takes about two hours to complete, with assignments, videos, stories, and games. Staff use the principles in one-on-one meetings and progress reports. To bolster matters, the ORS intranet offers a self-leadership awareness series and informational posters are up at ORS offices.

Video initiative

ORS invested in video for the fiscal year 2023, hiring a new video lead and upgrading equipment. The results include a five-minute video for new members of the Michigan Public School Employees' Retirement System titled "Choosing Your Retirement Plan"; four short *Ask the Expert* videos for the *Proactive* and *Connections* newsletters and social media; and an internal technical assessment presentation for ORS modernization efforts. All are new benchmarks for ORS, which is using more video because of increased interest and industry trends. The Michigan Public School Employees' Retirement System video was shot July 2023 in an Okemos, Michigan elementary school, with the topic chosen from surveying new hires in 2021. The project involved 80 minutes of footage; three days of editing; and follow-up for the finished product.

Women & Retirement

ORS and Voya Financial created a multi-platform campaign titled Women & Retirement that ran from November 2021 to October 2022. Showing how women can better prepare to achieve their retirement goals, the campaign was recognized with the National Association of Government Defined Contribution Administrators 2023 Leadership Award for Participant Education & Communication. Content was organized around several foundational facts: women enter the workforce later, are more likely to take time off as a caregiver, tend to live longer, and, on average, spend more years in retirement than men. A November 2022 survey and review showed the campaign's impact. Voya had 4,499 webinar attendees and 1,156 one-on-one appointments during the campaign period, increases of 48% and 31%, respectively. The Women & Retirement landing page was the ORS website's second longest-viewed in 2022 and was among the top 20 most-visited ORS webpages in fiscal year 2023.

Honors

Government Finance Officers Association Award

The Government Finance Officers Association of the United States and Canada awarded the System with the Certificate of Achievement for Excellence in Financial Reporting for our FY 2022 annual comprehensive financial report (ACFR). This marks the 32nd consecutive year ORS has received this prestigious award.

Public Pension Standards Award

ORS was awarded the 2023 Standards Award from the Public Pension Coordinating Council's (PPCC) Standards Program for both funding and administration. ORS has received this award every year since 2004. The PPCC Standards reflect expectations for public retirement system management and administration and serve as a benchmark for all defined benefit public plans to be measured.

About the Michigan Military Retirement Provisions

This report is issued in compliance with the Public Employee Retirement System Investment Act, 1965 Public Act (PA) 314, as amended. The contents come from the complete Michigan Military Retirement Provisions 2023 ACFR, available on our website at Michigan.gov/ORSMilitary, the annual actuarial valuations as of Sept. 30, 2023, and additional analysis performed after Sept. 30, 2023.

Military pensions are protected by Michigan's Constitution. The Provisions' net assets are held in trust to meet future benefit payments.

The State of Michigan Investment Board is the investment fiduciary and custodian of all investments of the Provisions pursuant to state law.

Executive summary

Prior to FY 2016, the Provisions were funded on a pay-as-you-go basis and the present value of assets reported in the valuation was \$0. Beginning with FY 2016 the Provisions are being funded on a pre-funding basis, which capitalizes on investment earnings on employer contributions to help fund the plan. Supplemental employer contributions made in FY 2018 and FY 2019 significantly increased the actuarial value of assets and improved the funded ratio.

The present value of assets as of Sept. 30, 2023, was \$64.2 million and the total actuarial accrued liability (AAL) was \$77.6 million resulting in a total unfunded actuarial accrued liability (UAAL) of \$13.4 million. The Provision's assets increased by \$0.9 million in FY 2023 on an actuarial basis. Asset increases were primarily due to positive investment returns. The AAL increased by \$0.8 million primarily due to negative actuarial experience.

The pension funding ratio increased by 0.4 percentage points due to assets increasing more than the AAL.

Statement of assets and liabilities

FY 2023	Pension ¹
AAL	77,583,635
Present value of assets	64,227,192
UAAL	13,356,443
Funding ratio	82.80%
FY 2022	Pension ²
AAL	\$76,825,355
Present value of assets	\$63,300,233
UAAL	\$13,525,122
Funding ratio	82.40%

1. Pension Actuarial Valuation for the FY ended Sept. 30, 2023, Page B-1.
2. Pension Actuarial Valuation for the FY ended Sept. 30, 2023, Page B-1.

Membership

The Provisions' membership is comprised of former members of the Michigan National Guard (Army or Air) who have served a minimum of 19 years, 6 months, and 1 day of active National Guard service in the State Defense Forces and Michigan National Guard.

Plan membership and retirement allowances as of Sept. 30, 2023	
Membership¹	
Active plan members	9,681
Inactive plan members or their beneficiaries currently receiving benefits	4,622
Inactive plan members entitled to but not yet receiving benefits	2,954
Total plan members	17,257
Retirement allowances	
Average annual retirement allowance ²	
Non-special duty members	\$584
Special duty members	\$59,122
Total annual retirement allowances being paid³	\$3,992,943
<small>1. Pension Actuarial Valuation for the FY ended Sept. 30, 2023, Page D-1. 2. Pension Actuarial Valuation for the FY ended Sept. 30, 2023, Page D-2. Special duty members are adjutants general and assistant adjutants general of the Michigan National Guard. 3. Pension Actuarial Valuation for the FY ended Sept. 30, 2023, Page C-2.</small>	

Assets and liabilities

The Provisions' total assets on a market basis as of Sept. 30, 2023, were \$65.6 million, mostly composed of cash and investments.

Total liabilities as of Sept. 30, 2023, were \$2.1 million and included accounts payable and obligations under securities lending.

Total net assets held in trust for pension benefits increased by \$2.1 million from the previous year.

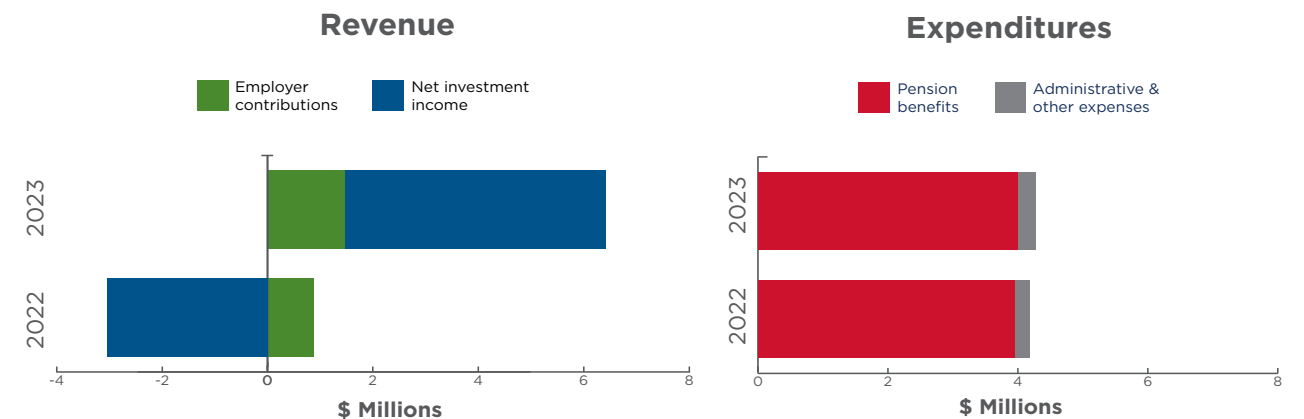
Assets and liabilities (dollars in thousands) ¹		
Assets	FY 2022	FY 2023
Cash	\$ 1,183	\$ 1,258
Receivables	1	1
Investments	60,102	62,174
Securities lending collateral	2,191	2,119
Total assets	\$ 63,477	\$ 65,552
Liabilities	FY 2022	FY 2023
Accounts payable and other liabilities	\$ 4	\$ 6
Obligations under securities lending	2,191	2,119
Total liabilities	2,195	2,125
Net assets	\$ 61,282	\$ 63,427
<small>1. ACFR for the FY ended Sept. 30, 2023, Page 16. Liabilities in this context are exclusive of AAL for pension. The sum total of all the line items may not equal the total due to rounding.</small>		

Revenue and expenditures, change in net assets

The reserves needed to finance pension benefits are accumulated through the collection of employer contributions including earnings on investments.

Contributions and net investment income for FY 2023 totaled \$6.4 million. The primary expenses of the Provisions include the payment of pension benefits to members and beneficiaries and the cost of administering the Provisions.

Additions and deductions ¹ (dollars in thousands)		
Additions	FY 2022	FY 2023
Employer contributions	\$ 875	\$ 1,457
Net investment income (loss)	(3,036)	4,956
Total additions	\$ (2,161)	\$ 6,413
Deductions	FY 2022	FY 2023
Pension benefits	\$ 3,954	\$ 3,993
Administrative and other expenses	243	275
Total deductions	\$ 4,197	\$ 4,268
Net position	FY 2022	FY 2023
Net increase (decrease) in net position	\$ (6,358)	\$ 2,145
Beginning of year	67,641	61,282
End of year	\$ 61,282	\$ 63,427
<small>1. ACFR for the FY ended Sept. 30, 2023, Page 17.</small>		



2023 plan expenditures

Plan expenses for FY ended Sept. 30, 2023¹	
Pension plan administrative and other expenses	Dollars
These expenditures are the administrative costs of running the Provisions and are paid by DTMB, ORS and DTMB, Financial Services through an annual appropriation.	
Personnel services	
Staff salaries	\$ 71,171
Retirement and Social Security	39,946
Other fringe benefits	14,988
Subtotal	\$ 126,105
Professional services	
Accounting	\$ 2,895
Actuarial	55,009
Attorney general	12,089
Audit	49,500
Consulting	-
Medical	-
Subtotal	\$ 119,493
Building and equipment	
Building rentals	\$ 1,351
Equipment purchase, maintenance, and rentals	29
Subtotal	\$ 1,379
Miscellaneous	
Travel and board meetings (excluding travel and education for board members)	\$ 14
Office supplies	8
Postage, telephone, and other	5,803
Printing	874
Technological support	21,390
Subtotal	28,089
Travel and education for board members	-
Total administrative and other expenses	\$ 275,066

2023 plan expenditures, continued

Investment expenses	Dollars
These expenditures are related to the Treasury, Bureau of Investments (BOI) for managing the Provisions' assets and are paid from the Provisions' trust fund.	
Real estate operating expenses	\$ -
Securities lending expenses	99,354
Other investment expenses	
ORS-investment expenses	12,232
Custody fees	1,344
Management fees	266,751
Research fees	8,280
Total investment expenses	\$ 387,961
Benefits paid to members	
These were the retirement benefits paid to members of the Provisions during the FY.	
Retirement benefits	\$ 3,992,943
Refunds of member contributions	-
Total payments to members	\$ 3,992,943
Total of all sections	\$ 4,655,970

1. DTMB, Financial Services report. The sum total of all the line items may not equal the total due to rounding.

2024 budget for plan expenditures

Budget for plan expenses for FY ending Sept. 30, 2024¹	
Pension plan administrative and other expenses	Dollars
These expenditures are the administrative costs of running the Provisions and are paid by DTMB, ORS and DTMB, Financial Services through an annual appropriation.	
Personnel services	
Staff salaries	\$ 80,106
Retirement and Social Security	34,203
Other fringe benefits	14,774
Subtotal	\$ 129,083
Professional services	
Accounting	\$ 2,692
Actuarial	51,000
Attorney general	11,605
Audit	45,115
Consulting	500
Medical	-
Subtotal	\$ 110,913
Building and equipment	
Building rentals	\$ 1,444
Equipment purchase, maintenance, and rentals	36
Subtotal	\$ 1,481
Miscellaneous	
Travel and board meetings (excluding travel and education for board members)	\$ 9
Office supplies	11
Postage, telephone, and other	6,046
Printing	801
Technological support	24,125
Subtotal	30,992
Travel and education for board members	-
Total administrative and other expenses	\$ 272,469

2024 budget, continued

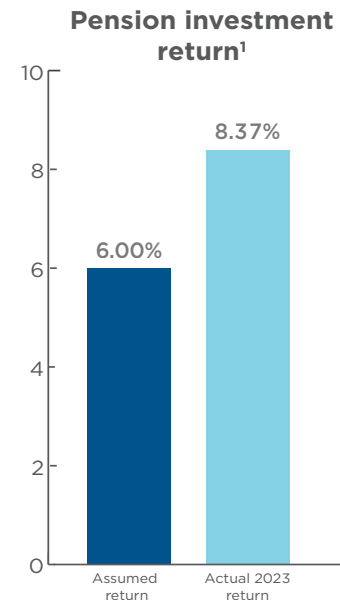
Investment expenses	Dollars
These expenditures are related to the Treasury, BOI for managing the Provisions' assets and are paid from the Provisions' trust fund.	
Real estate operating expenses	\$ -
Securities lending expenses	100,348
Other investment expenses	
ORS-investment expenses	11,743
Custody fees	1,357
Management fees	288,091
Research fees	9,853
Total investment expenses	\$ 411,392
Benefits paid to members	Dollars
These are the projected retirement benefits paid to members of the Provisions.	
Retirement benefits	\$ 4,032,872
Refunds of member contributions	-
Total payments to members	\$ 4,032,872
Total of all sections	\$ 4,716,733
1. DTMB, Financial Services report. The sum total of all the line items may not equal the total due to rounding.	

Assumed and actual investment returns

The Michigan Department of Treasury, BOI administers all the Provisions' investments in accordance with the Public Employee Retirement System Investment Act, PA 314 of 1965. The main objective is maximizing the rate of return while meeting the actuarial assumptions through maintaining a diverse portfolio, eliminating unnecessary risks, and investing prudently.

The assumed rate of return (AROR) is a key assumption used by the plan actuary in determining the employer contribution each year. When investments do not meet the AROR, this results in an actuarial loss for the Provisions. The AROR for FY 2023 was 6.00%.

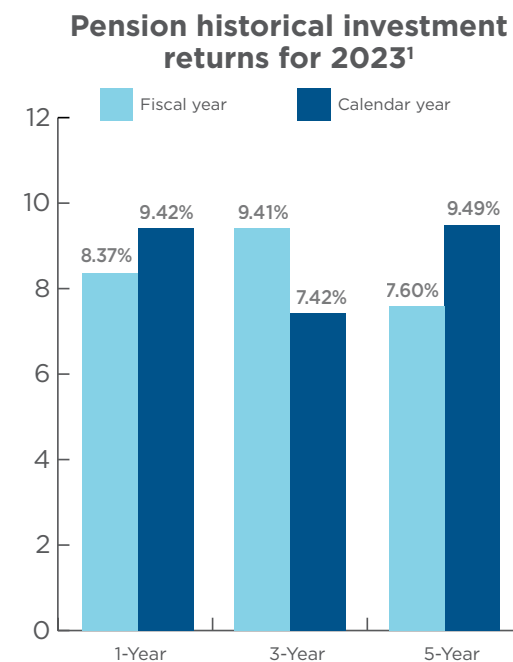
The actual market investment return for the Provisions in FY 2023 was 8.37%.



1. Pension Actuarial Valuation for the FY ended Sept. 30, 2023, Page C-3.

Historical investment returns

Pension historical investment returns are presented in the following chart.

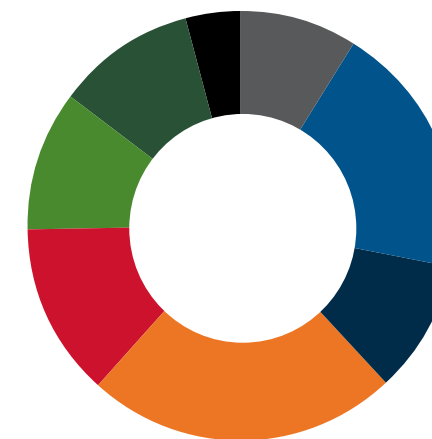


1. Treasury, BOI report. These figures are shown net of fees. Information shown in the ACFR is shown gross of fees.

Investments and earnings

A key function of the investment fiduciary is to ensure the Provisions' investment portfolio is diversified. Having a diverse portfolio helps to maximize investment income responsibly while minimizing risk. Even though market performance may fluctuate, the long-term performance of the Provisions' portfolio is stable.

Investments and earnings ¹		
	Market value	Total investment and interest income
Fixed income pools	\$ 5,652,732	\$ 147,490
Domestic equity pools	12,227,502	2,417,339
Real estate and infrastructure pools	6,429,074	145,393
Private equity pools	14,958,087	(83,152)
International equity pools	8,218,864	1,647,595
Absolute return pools	6,602,948	561,737
Real return and opportunistic pools	6,791,158	304,701
Short-term investment pools	2,554,046	95,905
Market value and net investment gain	\$ 63,434,411	\$ 5,237,008



- Fixed income pools - 8.9%
- Domestic equity pools - 19.3%
- Real estate and infrastructure pools - 10.1%
- Private equity pools - 23.6%
- International equity pools - 13.0%
- Absolute return pools - 10.4%
- Real return and opportunistic pools - 10.7%
- Short-term investment pools - 4.0%

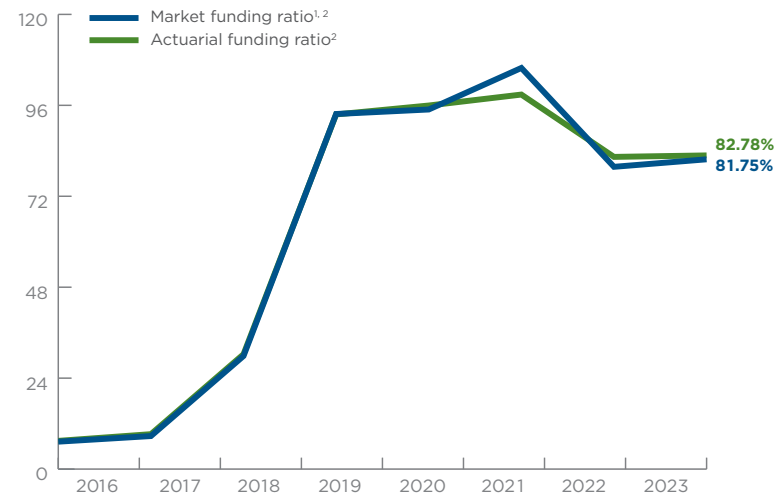
1. ACFR for the FY ended Sept. 30, 2023, Page 57.

Market and actuarial funding ratios

Pension

The market funding ratio is based on the market value of assets at FY end. The actuarial funding ratio is the best practice used by all pension plans nationwide. It incorporates a five-year smoothing period, which minimizes volatility in a pension system's funding requirements.

The Provisions began pre-funding in FY 2016. As of Sept. 30, 2023, there were \$64.2 million in actuarial assets available to offset the liabilities of the plan. This amount represents an 82.78% actuarial funding ratio. There were \$63.4 million in net assets on a market basis as of Sept. 30, 2023. This represents a 81.75% market funding ratio.



1. Calculated on market value of assets.
2. Pension Actuarial Valuation for the FY ended Sept. 30, 2023, pages B-1 and C-2.

Employer contributions

Employer contributions

Statute requires the employer to contribute to finance 100% of the benefits of plan members. These employer contributions are determined annually by the Provisions' actuary and are based upon level-dollar funding principles so the contributions remain stable.

Definition of normal cost and UAAL

Normal cost is the cost of the retirement benefit a member earns each year and is set using the AROR in addition to other

Member and employer pension contributions¹

Employer contributions

Normal cost of benefits	\$	1,149,955
UAAL contribution		1,435,080
Valuation payroll	\$	558,432

1. Pension Actuarial Valuation for the FY ended Sept. 30, 2023, pages A-1 and D-3. Valuation payroll represents only special duty member's payroll.

actuarial assumptions. The UAAL contribution is the cost of gradually bringing the Provisions' funding level to 100% over the amortization period. The state pays 100% of both the normal cost and the UAAL contribution.

Actuarial assumptions

Actuarial valuations for the pension plan involve estimates of the value of reported amounts and assumptions about the probability of the occurrence of events far into the future. Examples include assumptions about future employment and investment performance.

Actuarial assumptions for FY ended Sept. 30, 2023¹

Actuarial cost method	Entry age, normal
Amortization method	Level-dollar
Amortization period — layered	
Initial layer	Ending Sept. 30, 2038
New experience and assumption changes	15 years
Asset valuation method	5-year smoothed
Wage inflation rate	2.75%
AROR — open plan	6.00%

1. Pension Actuarial Valuation for the FY ended Sept. 30, 2023, Page E-2.

Investment service providers

A service provider is any individual, third-party agent or consultant, or other entity that receives direct or indirect compensation for consulting, investment management, brokerage, or custody services related to the Provisions' assets.

5AM Ventures	BNYConvergex G	Glen Eagle Wealth
Accel	Broadridge	Goldman Sachs & Co.
Accel-KKR	Broadriver	Great Mountain Partners
Acorn Bioventures	BTIG Brokers	Green Street
Advent International	Cantor Fitzgerald	Grosvenor Capital Management
AEW Capital Management	Capital Institutional Services	GTCR
Affinity Equity Partners	The Carlyle Group	Guggenheim
American Industrial Partners	Centerbridge Partners, LP	HarbourVest Partners
Ancora Advisors	Cerberus Capital Management	Harvest Partners
Angelo Gordon	Charlesbank Capital Partners	Heitman Capital Management
Aon	CIM Investment Advisors	Hellman & Friedman
Apax Partners	CircleUp	HgCapital
Apollo Global Management	Citigroup	Hilltop Securities Inc.
AQR	Citigroup Global Markets Inc.	Hopen Life Science Ventures
Arboretum Ventures	Clarion Partners	HPS Partners
Arclight Capital Partners	Clarkston Capital Partners	Insight Partners
Ardian Investment	Clearlake Capital Group	Intermediate Capital
Ares Management	Coller Capital	Invesco Ltd.
ARK Investment Management	CoStar Realty Information Inc.	Investors Diversified Realty
Asana Partners	Cowen & Co.	Irradiant Partners
Attucks Asset Management	Credit Suisse	JANA Partners
Avanath Capital Management	Credit Suisse Securities	Jeffries
Axiom Asia Private Capital	Crescent Capital	JP Morgan
Baillie Gifford	CVC Capital Partners	JP Morgan Securities
Bank of Montreal	Czech Asset Management	Kayne Anderson Capital Advisors
Barclays Capital Inc.	D.A. Davidson & Co.	KBS Realty Advisors
Barings	DAIWA	Kelso & Co.
Basalt Infrastructure Partners	Dalmore Capital Limited	Khosla Ventures
Bayview Asset Management	Deutsche Bank Securities Inc.	Kohlberg Kravis Roberts & Co.
BB&T Capital Markets	Domain Capital Advisors	L&B Realty Advisors
BC Partners	Drexel Hamilton	LA Capital Management
Bentall Green Oak	eFront	Landmark Realty Advisors
Beringea	Electra	LaSalle Investment Management
Berkshire Partners	EnTrust Global	Lead Edge Capital
BGC Partners	eSecLending	Leonard Green & Partners
Bivium Capital Partners	Farallon Capital Management	LGT Capital Partners
Blackrock	Fidelity Institutional Asset Management	Lightspeed Venture Partners
Blackstone Alternative Asset Management	FirstMark Capital	Lombard International Life Assurance Company
Blackstone Group	Flagship Pioneering	Lonestar
Bloomberg	Fortress Investment Group	Lubert-Adler Management Company
Blue Owl	FTN Financial	Managed Assets Portfolio
BNP Paribas France	Gaw Capital	Marathon Asset Management
	Genstar Capital	

Investment service providers, continued

Marketaxess	SK Capital Partners
Martin Currie	State Street Bank
Menlo Ventures	State Street Global Advisors
Merrill Lynch (Bank of America)	StepStone Group
Merrill Lynch Pierce Fenner & Smith LLC	Stifel Nicolaus & Co. Inc.
Meritech Capital Partners	Stockbridge Capital Group
Mesirow Financial Inc.	Stonepeak Advisors LLC
Metropolitan West Asset Management	Summit Partners
MetWest	Sun Trust Robinson Humphrey Inc.
MFR Securities	Susquehanna International Group LLP
Mischler Financial Group	Sycamore Partners
MKM Holdings LLC	T. Rowe Price
MKM Partners	The TCW Group Inc.
Morgan Stanley	The John Buck Company
MP Securitized Credit Partners	Thoma Bravo
MUFG	TPG Capital
Multi-Bank Securities Inc.	TPG Global
Napier Park Global Advisors	TPG Real Estate Advisors
New Leaf Venture Partners	Transpose Platform
Oak Investment Partners	Transwestern Investment Management
Oaktree Capital	True North Management Group
Odyssey Investment Partners	TSG Consumer Partners
Paladin Realty Partners	Turning Rock Partners
Patient Capital	US Bancorp Investments Inc.
Permira	Veritas Capital
PGIM Inc.	Vida Capital Inc.
PIMCO	Visium Liquidations
Piper Jaffray	Vontobel
PPC Enterprises	Warburg Pincus LLC
Principal Financial Group	Warwick Capital
Proprium Capital Partners	Wayne Co.
Raymond James & Associates Inc.	WCM Focused Growth
RBC Capital Markets LLC	Wellington Trust Company
Renaissance Venture Capital	Wells Fargo Securities LLC
Rialto Capital	
Ridgewood Energy	
The Riverside Company	
Robert W. Baird & Co. Inc.	
Roberts & Ryan	
Rohatyn Group	
RW Pressprich & Co.	
Science	
Scotia Capital (USA) Inc.	
Seizert Capital Partners	
Shamrock Capital Advisors	
Silver Lake	
Sixth Street Partners	



Michigan Office of Retirement Services

Department of Technology, Management and Budget
Anthony Estell, executive director

Our purpose

ORS is an innovative retirement organization driven to empower our customers for a successful today and a secure tomorrow.

Mailing address: PO Box 30171, Lansing, MI 48909-7671
Phone: **800-381-5111** Fax: **517-284-4416**

Michigan.gov/ORSMilitary

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